

Filer's Name, Address, Phone, Fax, Email:

Ramon J. Ferrer
115 E. Lipoa Street
Suite 106
Kihei, HI 96753
(808) 891-1414
Fax: (808) 891-1440
ramonlawfirm@hotmail.com

UNITED STATES BANKRUPTCY COURT
DISTRICT OF HAWAII
1132 Bishop Street, Suite 250
Honolulu, Hawaii 96813

hib_1009-1 (12/09)

Debtor: **Beverly Margaret Frederick**

Case No.: **10-01498**

Joint Debtor:
(if any)

Chapter: **7**

COVER SHEET FOR AMENDMENTS

Check all of the following that are being amended.

Schedules: ☐ A ☐ B ☐ C ☐ G ☐ H ☐ I ☐ J

Schedules: ☒ D ☐ E ☐ F (\$26 fee for 1 or more)

☐ List of Creditors / Mailing Matrix

☐ (\$26 fee unless (i) only updating an address, or (ii) only adding a creditor's attorney, or (iii) uploading creditors in ECF without amending schedules)

☐ Statement of Financial Affairs

☐ List of Equity Security Holders

☐ Statement of Intention

☐ List of 20 Largest Unsecured Creditors

☐ Statement of Monthly Income (Ch 7 - with Means Test / Ch 13 - with Disposable Income Calculation)

DECLARATION BY DEBTOR(S)

I declare under penalty of perjury that the attached amendments are correct to the best of my knowledge, information, and belief.
[If filing electronically through ECF, a **Declaration re: Electronic Filing** with original signatures must be submitted on paper not later than 7 days after filing the amendments.]

/s/ Beverly Margaret Frederick

Beverly Margaret Frederick

Signature of Debtor

Dated: July 6, 2010

CERTIFICATE OF SERVICE

The undersigned certifies:

- ☒ Notice of the amendments has been served on all creditors and parties in interest on the attached service list. (If exemptions or exemption amounts have been amended, a copy of Schedule C has been served on all creditors and parties in interest.)
- ☐ A copy of the Notice of Bankruptcy Case, Meeting of Creditors, & Deadlines has been served on the additional creditors and parties in interest identified on the attached service list.

Dated: July 6, 2010

/s/ Ramon J. Ferrer
Ramon J. Ferrer

Attach amended schedules or statements to cover sheet. Attach a service list with names and addresses where notice was sent.

United States Bankruptcy Court
District of Hawaii

In re **Beverly Margaret Frederick**,
Debtor

Case No. **10-01498**

Chapter **7**

SUMMARY OF SCHEDULES - AMENDED

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,582,000.00		
B - Personal Property	Yes	4	14,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		2,238,641.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		65,397.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,727.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			2,725.00
Total Number of Sheets of ALL Schedules		17			
Total Assets			1,596,450.00		
Total Liabilities				2,304,038.00	

United States Bankruptcy Court
District of Hawaii

In re **Beverly Margaret Frederick**

Debtor

Case No. **10-01498**Chapter **7**

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,727.00
Average Expenses (from Schedule J, Line 18)	2,725.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	0.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		451,926.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		65,397.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		517,323.00

In re **Beverly Margaret Frederick**Case No. **10-01498**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 872524212			06/2005					
BAC Home Loans c/o Peter Stone/Routh Crabtree Olse 900 Fort St. Mall, Ste. 305 Honolulu, HI 96813		-	Mortgage 15-1984 26th Ave. Keaau, HI 96749			X	164,000.00	34,000.00
			Value \$ 130,000.00					
Account No. 0001769028873			06/2005					
Chase Home Finance c/o Clay Chapman Iwamura Pulice & Nervell 700 Bishop St., Ste. 2100 Honolulu, HI 96813		-	Mortgage 15-1434 14th Ave. Keaau, HI 96749			X	120,000.00	0.00
			Value \$ 120,000.00					
Account No. 0001596870591			06/2005					
Chase Home Finance c/o Clay Chapman Iwamura Pulice & Nervell 700 Bishop St., Ste. 2100 Honolulu, HI 96813	X	-	Mortgage 89-721 Lani Kona Rd. Captian Cook, HI			X	539,766.00	189,766.00
			Value \$ 350,000.00					
Account No. 0001915182240			05/2005					
Chase Home Finance c/o Clay Chapman Iwamura Pulice & Nervell 700 Bishop St., Ste. 2100 Columbus, OH 43219		-	Mortgage 95-5599 Melia St. Naalehu, HI			X	110,000.00	0.00
			Value \$ 110,000.00					
Subtotal							933,766.00	223,766.00
(Total of this page)								

2 continuation sheets attached

In re **Beverly Margaret Frederick**Case No. **10-01498**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 2002944871			2006					
Citi Mortgage PO Box 9438 Gaithersburg, MD 20898		-	1st Mortgage 21552 Monte Vista Terrace Monte Rio, CA 95462		X			
			Value \$ 270,000.00				283,900.00	13,900.00
Account No. 9221391783			2006					
Citi Mortgage PO Box 9438 Gaithersburg, MD 20898		-	2nd Mortgage 21552 Monte Vista Terrace Monte Rio, CA 95462		X			
			Value \$ 270,000.00				21,500.00	21,500.00
Account No. 1011094149			10/2006					
IndyMac Mortgage Services P.O. Box 4045 Kalamazoo, MI 49003-4045		-	Mortgage 15-1664 14th Ave. Keaau, HI 96749			X		
			Value \$ 300,000.00				294,860.00	0.00
Account No. 90279713			08/04/2006					
ING Bank FSIS c/o Hunt Leibert Jack Kristen Haseney 50 Weston Hartford, CT 06120		-	Mortgage 10 Kimmick Rd. Old Lyme, CT			X		
			Value \$ 192,000.00				191,855.00	0.00
Account No.			01/2009					
Kenneth R. Hunt Box 34 Keaau, HI 96749		-	Agreement of Sale Lot located at Leilani Estates: Kupono St. Pahoa, HI 96778 TMK (3)1-3-03081			X		
			Value \$ 30,000.00				31,000.00	1,000.00
Subtotal							823,115.00	36,400.00
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

In re **Beverly Margaret Frederick**Case No. **10-01498**

Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. 0156853608	X	-	03/22/2006			X		
Wells Fargo Bank c/o Clay Chapman Iwamura Pulice & Nervell 700 Bishop St., Ste 2100 Honolulu, HI 96813			1st Mortgage 12-7105 Kalaunu St. Pahoa, HI 96778					
			Value \$ 290,000.00					
Account No. 65060899811998	-	-	2006			X		
Wells Fargo c/o Clay Chapman Pulice Iwamura & Nervell 7100 Bishop St., Ste. 2100 Honolulu, HI 96818			2nd Mortgage 12-7105 Kalaunu St. Pahoa, HI 96778					
			Value \$ 290,000.00					
Account No.								
			Value \$					
Account No.								
			Value \$					
Account No.								
			Value \$					

Sheet **2** of **2** continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Subtotal
(Total of this page)

481,760.00**191,760.00**

Total
(Report on Summary of Schedules)

2,238,641.00**451,926.00**

**United States Bankruptcy Court
District of Hawaii**

In re **Beverly Margaret Frederick**

Debtor(s)

Case No. **10-01498**

Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES - AMENDED

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of
19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **July 6, 2010**

Signature **/s/ Beverly Margaret Frederick**

Beverly Margaret Frederick

Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.
18 U.S.C. §§ 152 and 3571.

Advanta
PO Box 30715
Salt Lake City, UT 84130

Anne Sadler
Oakland, CA 94610

Anne Sadler
PO Box 16118
Oakland, CA 94610

BAC Home Loans
c/o Peter Stone/Routh Crabtree Olse
900 Fort St. Mall, Ste. 305
Honolulu, HI 96813

Chase Home Finance c/o Clay Chapman
Iwamura Pulice & Nervell
700 Bishop St., Ste. 2100
Honolulu, HI 96813

Chase Home Finance c/o Clay Chapman
Iwamura Pulice & Nervell
700 Bishop St., Ste. 2100
Columbus, OH 43219

Citi Cards
PO Box 6000
The Lakes, NV 89163-6000

Citi Mortgage
PO Box 9438
Gaithersburg, MD 20898

Discover Financial Services, LLC
PO Box 15316
Wilmington, DE 19850

Douglas Orton
12-7105 Kalaunu Street
Pahoa, HI 96778

Emily Griffith

IndyMac Mortgage Services
P.O. Box 4045
Kalamazoo, MI 49003-4045

ING Bank FSIS c/o Hunt Leibert Jack
Kristen Haseney
50 Weston
Hartford, CT 06120

Kenneth R. Hunt
Box 34
Keaau, HI 96749

Kimberli McKay
PO Box 492601
Keaau, HI 96749

Peter Stone/Routh crabrtee Olsen
900 Fort Street Mall, Suite 305
Honolulu, HI 96813

Wells Fargo Bank c/o Clay Chapman
Iwamura Pulice & Nervell
700 Bishop St., Ste 2100
Honolulu, HI 96813

Wells Fargo c/o Clay Chapman Pulice
Iwamura & Nervell
7100 Bishop St., Ste. 2100
Honolulu, HI 96818

Wells Fargo Visa
PO Box 3908
Glendale, CA 91208-3908

West Hartford Small Claims
28 S. Main St.
West Hartford, CT 06107